



HOME LOANS  
Insurance Department, SV3-22  
P.O. Box 10212  
Van Nuys, CA 91410-0212

(800) 400-9083  
Fax: (800) 293-8158

Date: AUGUST 8, 2004

08/08/04 - 08/08/04  
ROY BROOKS  
319 DEAN ST  
TROY, AL

36081-1803

Re: Countrywide Loan #: 048649221  
Property Address: 415 ICE STREET  
TROY AL 36081

Loan Principal Balance: \$23,324.00

Fire Insurance Annual Premium Amount Under Countrywide's Policy, if obtained: \$467.00. (If the occupancy of your property changes, the premium charged may differ from the amount stated in this letter).

Fire Insurance Coverage Amount Under Countrywide's Policy, if obtained: \$23,000

(This insurance may provide less coverage than was in effect previously.)

Dear Roy Brooks:

This is a reminder that we have not received verification of acceptable hazard insurance on the above-referenced property, and therefore we will continue the process of obtaining the required insurance at your expense. If you have already forwarded your policy to us, please review your next monthly coupon statement to confirm that our records have been updated to reflect our receipt of this information.

We are in the process of obtaining fire insurance coverage on your property. This insurance will protect Countrywide's interest in your property. This insurance will only cover the value of your property up to the current principal balance of your loan less deductible, even if the cost to fully repair your property exceeds your loan balance. Accordingly, this insurance may not be sufficient to fully restore or repair your property to its previous condition, and this insurance will not protect any equity that you may have built up on your property. In addition, this insurance only covers the building or buildings. It provides no coverage for loss or damage to personal property (such as the personal contents of your home), loss from theft, or injury to persons or property for which you may be liable. Please note that this insurance will likely provide less coverage than was previously in effect, it may duplicate existing coverage, and it may be more expensive than your previous coverage. In the event of a claim, all payments under this coverage will be made to Countrywide and not to you. An affiliate of Countrywide Home Loans, Inc. may receive a commission or other compensation if insurance is obtained by Countrywide.

If you disagree with the coverage amount that we intend to obtain as set forth above, please provide us with a written estimate of insurable value from an insurance company of your choosing that meets our criteria as set forth in the hazard insurance requirements attached to this letter.

Please write your loan number on all correspondence.

CH2-1 4/27/1999

Re: ROY BROOKS  
Countrywide Loan #: 048649221

If you have obtained acceptable insurance on your own, please mail it in the enclosed postage paid envelope or fax this information to (800) 293-8158. Please be advised that you will receive a full refund for the coverage that we have obtained provided that your insurance coverage dates back to the expiration or cancellation date of your previous policy. Another summary of our insurance requirements is enclosed with this letter.

Unless we receive this verification within the next 10 days, fire insurance coverage will be obtained by Countrywide and the annual premium in the amount of \$467.00 will be paid from your escrow account. If you do not have an escrow account, Countrywide will bill you for the premium. Should your property become vacant, your insurance premium will increase. Our records indicate that your prior annual hazard insurance premium was unknown. Again, any insurance obtained by Countrywide may provide different or less coverage than was in effect under your prior policy.

If you have not purchased hazard insurance already, we encourage you to do so immediately. If you have already forwarded your policy to us, confirmation can be found on your next monthly statement or at Countrywide.com. If you would like to confirm the receipt of your policy or would like to discuss the coverage associated with this Lender Placed Policy, you may contact us at (800) 400-9083.

We appreciate the opportunity to service your property loan and look forward to resolving this matter.

Sincerely,

Veronica Estrada  
Insurance Department

**COUNTRYWIDE HOME LOANS, INC. CUSTOMERS  
\*\*HAZARD INSURANCE REQUIREMENTS\*\***

This notice is intended to summarize Countrywide's hazard insurance requirements for your property.

In order to protect our respective interests in your property, Countrywide requires that its borrowers maintain minimum hazard insurance. Your hazard insurance coverage must be at a minimum of a one year fire and extended coverage policy with a "special" form endorsement, i.e., fire only DPL; or DFL; homeowners policy - HO1. The insurance must not limit or exclude from coverage (in whole or in part) windstorm, hurricane, hail damages, or any other perils that are normally included under an extended coverage endorsement. Unless a higher maximum amount is required by law, the dwelling deductible may not exceed the greater of \$1,000 or 1% of the face amount of dwelling coverage. The amount of insurance coverage must at least equal the lesser of: (1) 100% of the insurable value of the improvements as established by the property insurer, or (2) the unpaid balance of the mortgage.

The policy must be issued by an insurance company licensed in the state in which the property is located and the named insured on the policy must be the same as the mortgagor/trustor on your mortgage or deed of trust. The policy must include a Standard Mortgagor Clause naming Countrywide Home Loans, Inc. and its successors and/or assigns A.T.I.L.A. as mortgagee.

To help us maintain accurate records on your account your Countrywide account number (your loan number) must be included on all policies and correspondence with your insurer.

Due to changes in federal or state laws or regulations, Countrywide may modify its insurance requirements to include additional types or amounts of coverage. In this event, Countrywide will notify you prior to the effective date so that you may purchase the required coverage.

If you fail to provide proof of required insurance, Countrywide may obtain fire insurance coverage on your property at your expense. The cost of any fire insurance purchased by Countrywide will become an additional debt secured by your mortgage or deed of trust. This insurance will protect Countrywide's interest in your property. This insurance will only cover the value of your property up to the current principal balance of your loan, even if the cost to fully repair your property exceeds your loan balance. Accordingly, this insurance may not be sufficient to fully restore or repair your property to its previous condition, and this insurance will not protect any equity that you may have built up on your property. In addition, this insurance only covers the building or buildings. It provides no coverage for loss or damage to personal property (such as the personal contents of your home), loss from theft, or injury to persons or property for which you may be liable. Please note that this insurance will likely provide less coverage than was previously in effect, it may duplicate existing coverage, and it may be more expensive than your previous coverage. In the event of a claim, all payments under this coverage will be made to Countrywide and not to you. An affiliate of Countrywide Home Loans, Inc. may receive a commission or other compensation if insurance is obtained by Countrywide.

Countrywide strongly encourages you to purchase acceptable coverage on your own.

Thank you for your cooperation.

CHEK 4/1999



HOME LOANS  
Insurance Department, SV3-22  
P.O. Box 10212  
Van Nuys, CA 91410-0212

(800) 400-9083  
Fax: (800) 299-8158

Date: SEPTEMBER 15, 2004

ROY BROOKS  
319 DEAN ST  
TROY, AL

36081

Policy Number: NS172818

CERTIFICATE OF COVERAGE PLACEMENT

Re: Countrywide Loan #: 048649221  
Property Address: 415 ICE STREET  
TROY AL 36081

Loan Principal Balance: \$23,324.00

Fire Insurance Annual Premium Amount under Countrywide's Policy, if obtained: \$467.00. (If the occupancy of your property changes, the premium charged may differ from the amount stated in this letter).

Fire Insurance Coverage Amount under Countrywide's Policy, if obtained: \$23,000

(This insurance may provide less coverage than was in effect previously).

Dear Roy Brooks:

We previously notified you that our records indicate the property address referenced above does not maintain evidence of existing and acceptable homeowners insurance. Per your loan agreement with us, we require you to maintain acceptable and continuous hazard insurance on your home, until you pay off your loan. Therefore, as provided for in the loan agreement, we have purchased insurance at your expense. Enclosed you will find a copy of the Notice of Premium for hazard insurance coverage that has been purchased by Countrywide from your escrow account, to protect its interest in the property. In the event that an escrow account was not previously established, you are obligated by your loan agreement to reimburse Countrywide for the premium paid within 15 days, or your monthly payment will be adjusted to collect the balance due.

In the event that a payment for our lender placed coverage was paid from your escrow account and you have your own policy:

- \* You will receive a full refund of the payment, provided that your insurance coverage dates back to the expiration date of your previous policy.
- \* If there is a lapse, the charges for the lapse will be charged to your escrow account.
- \* If you do not have an escrow account, you are obligated by your loan documents to reimburse us for the insurance charges during the lapse period.

Re: ROY BROOKS  
Countrywide Loan #: 048649221

There are several options available for updating your insurance information with us:

- \* You can provide policy information on our website at [customers.countrywide.com](http://customers.countrywide.com).
- \* Your agent can provide policy information on our business partner's website at [business.countrywide.com](http://business.countrywide.com).
- \* You can mail a copy of your homeowners insurance declaration page with your loan number to:

Countrywide Home Loans  
P.O. Box 10212  
Insurance Department SV-22  
Van Nuys, CA 91410-0212

- \* Or fax a copy of your homeowner's insurance declaration page with your loan number to: (805) 577-3445.

If policy information has already been provided:

- \* Information can be confirmed by visiting our website at [customers.countrywide.com](http://customers.countrywide.com), or your agent may visit the business partner site at [business.countrywide.com](http://business.countrywide.com).
- \* Or you may view your monthly statement.

Your homeowner's insurance policy information was not received within the past 60 days, as we had requested in our prior notifications to you. Since we have not received acceptable and continuous homeowners insurance coverage, Countrywide has purchased hazard insurance to protect our interest in the home at your expense.

- \* This insurance, if purchased may be more expensive and will likely provide less coverage than was previously in effect.
- \* It will only protect Countrywide's interest in your property.
- \* Coverage is limited to the insurable structure(s) up to the current loan balance, less deductible; even if the cost to repair your home exceeds your loan balance - and as a result, your dwelling structure may be underinsured.
- \* It provides no coverage for loss or damage to personal property (such as the personal contents of your home), loss from theft, injury to persons or property for which you may be liable, additional living expenses, or flood.
- \* In the event of a claim, all payments will be made to Countrywide.
- \* The coverage we purchase may have other restrictions, exclusions and limitations as specifically described in the coverage we acquire.

We appreciate the opportunity to service your property loan and look forward to resolving this matter.

Sincerely,

April Rush  
Insurance Department

Enclosures

**COUNTRYWIDE HOME LOANS, INC., CUSTOMERS  
\*\*HAZARD INSURANCE REQUIREMENTS\*\***

This notice is intended to summarize Countrywide's insurance requirements for your property.

In order to protect our respective interests in your property, Countrywide requires that its borrowers maintain minimum hazard insurance. Your hazard insurance coverage must be at a minimum of a one year fire and extended coverage policy with a "special" form endorsement, i.e.: fire only DFL; or DFL; homeowners policy - HO1. The insurance must not limit or exclude from coverage (in whole or in part) windstorm, hurricane, hail damages, or any other perils that are normally included under an extended coverage endorsement. Unless a higher maximum amount is required by law, the dwelling deductible may not exceed the greater of \$1,000 or 1% of the face amount of dwelling coverage. The amount of insurance coverage must at least equal the lesser of: (1) 100% of the insurable value of the improvements as established by the property insurer, or (2) the unpaid balance of the mortgage.

The policy must be issued by an insurance company licensed in the state in which the property is located and the named insured on the policy must be the same as the mortgagor/trustor on your mortgage or deed of trust. The policy must include a Standard Mortgagor Clause naming Countrywide Home Loans, Inc. and its successors and/or assigns A.T.I.I.A. as mortgagee.

To help us maintain accurate records on your account, your Countrywide account number (your loan number) must be included on all policies and correspondence with your insurer.

Due to changes in federal or state laws or regulations, Countrywide may modify its insurance requirements to include additional types or amounts of coverage. In this event, Countrywide will notify you prior to the effective date so that you may purchase the required coverage.

If you fail to provide proof of required insurance, Countrywide may obtain fire insurance coverage to protect our interest on your property at your expense. The cost of any fire insurance purchased by Countrywide will become an additional debt secured by your mortgage or deed of trust. This insurance will protect Countrywide's interest in the property. This insurance will only cover the value of your property up to the current principal balance of your loan, even if the cost to fully repair your home exceeds your loan balance. Accordingly, this insurance may not be sufficient to fully restore or repair your property to its previous condition, and this insurance will not protect an equity that you may have built up on your property. In addition, this insurance only covers the building or buildings and may have certain limits, exclusions, and restrictions that impact coverage. It provides no coverage for loss or damage to personal property (such as the personal contents of your home), loss from theft, or injury to persons or property for which you may be liable. Please note that this insurance will likely provide less coverage than was previously in effect, it may duplicate existing coverage, and it may be more expensive than your previous coverage. In the event of a claim, all payments under this coverage will be made to Countrywide and not to you. An affiliate of Countrywide Home Loans, Inc. may receive a commission or other compensation if insurance is obtained by Countrywide.

Countrywide strongly encourages you to purchase acceptable coverage on your own.

Thank you for your cooperation.

**MORTGAGE PROTECTION COVERAGE  
NOTICE OF PREMIUM**

**NAMED INSURED & ADDRESS :**

COUNTRYWIDE HOME LOANS, INC.  
AND/OR ITS ASSIGNS A.T.I.M.A.  
P O BOX 10212  
INSURANCE DEPARTMENT SV-22  
VAN NUYS, CA 91410-0212

BALBOA INSURANCE COMPANY  
3349 MICHELSON DRIVE, SUITE 200  
IRVINE, CA 92617-8893

**BORROWER'S NAME & ADDRESS :**

ROY BROOKS  
319 DEAN ST  
TROY, AL  
36081

INSURED # : N5172816  
EFFECTIVE DATE : 07/02/2004  
EXPIRATION DATE: 07/02/2005

MASTER POLICY # : 4800-0100

LOAN # : 048649221

TOTAL PREMIUM : 9467.00

TYPE OF LOAN : 1ST/RES      NON-IMP/VAC

**DESCRIBED LOCATION:**

415 ICE STREET  
TROY AL  
36081

**DEDUCTIBLES:**

OCCUPIED	:	\$1,000.00
VACANT	:	\$1,000.00
WIND & HAIL	:	\$1,000.00
HURRICANE	:	\$1,000.00

**RATING AMOUNT:** \$23,000

THIS IS A NOTICE OF PREMIUM WHICH DOES NOT PROVIDE THE TERMS OF THE NAMED INSURED'S POLICY. YOU CAN LOOK AT THE POLICY AT THE NAMED INSURED'S ADDRESS SHOWN ABOVE.

**IMPORTANT NOTICE**

The insurance coverage provided by the above referenced policy has been requested by the Insured Lienholder or Mortgagor in absence of the required insurance on the Described Location. If you have other insurance covering this property, please request your insurance company or agent to notify the Insured Lienholder or Mortgagor promptly. Upon receipt of acceptable notice of other coverage, this coverage will be cancelled.

YOU ARE NOT AN INSURED UNDER THIS POLICY, AND YOU ARE NOT ENTITLED TO RECEIVE THE PROCEEDS FROM THIS POLICY IN THE EVENT OF LOSS OR DAMAGE TO YOUR PROPERTY. THIS POLICY PROTECTS ONLY THE MORTGAGEE'S INTEREST IN THE DESCRIBED LOCATION. THIS POLICY DOES NOT PROVIDE CONTENTS COVERAGE, PROPERTY DAMAGE LIABILITY COVERAGE, BODILY INJURY LIABILITY COVERAGE, MEDICAL PAYMENT COVERAGE, ANY OTHER FORM OF WORKERS' COMPENSATION COVERAGE, FLOOD COVERAGE OR EARTHQUAKE COVERAGE.

IN CASE OF A LOSS, PLEASE CALL (800) 660-8519

ZI-608813 (8-97) A3066-01



HOME LOANS  
Insurance Department, SV3-22  
P.O. Box 10212  
Van Nuys, CA 91410-0212

Date: APRIL 29, 2005

ROY BROOKS  
319 DEAN ST  
TROY, AL  
36081-1803

Policy Number : N-5172818

Re: Countrywide Loan #: 048649221  
Property Address: 415 ICE STREET  
TROY AL 36081

Dear Roy Brooks:

Thank you for responding to our request for evidence of hazard insurance. The lender placed insurance coverage that was purchased by Countrywide to protect its interest in your home has been canceled effective 03/15/2005.

According to the information we received, there was a lapse in your Hazard insurance coverage between the start date of your new policy and the expiration/cancellation date of your previous coverage. The charges for this lapse was advanced by Countrywide to pay for coverage during this period where your insurance had lapsed. You are obligated by your loan documents to reimburse Countrywide for the advance of the insurance charges within 15 days, or your required monthly payment will be adjusted to collect the balance due.

In the event that your records indicate that there was not a lapse in your coverage, please follow these instructions:

- \* Mail a copy of the new and previous insurance policies including effective dates and loan number to:

Countrywide Home Loans, Inc.  
P.O. Box 10212  
Insurance Department SV-22  
Van Nuys, CA 91410-0212

- \* Or, if you prefer you can fax this information to: (800) 293-8158,  
Attention: Insurance Processing

Please allow 7-10 business days for your research request to be processed. We appreciate the opportunity to service your home loan and look forward to resolving this matter.

Sincerely,

April Rush  
Insurance Department  
Phone # (800) 400-9089  
Fax # (800) 293-8158

CH6



HOME LOANS  
Insurance Department, SVJ-22  
P.O. Box 10212  
Van Nuys, CA 91410-0212

(800) 400-9083  
Fax: (800) 293-8158

Date: JULY 25, 2004

ROY BROOKS  
319 DEAN ST  
TROY, AL 36081-1803

Re: Countrywide Loan #:	048649221
Property Address:	415 ICE STREET
	TROY AL
Loan Principal Balance:	\$23,324.00
	36081

Fire Insurance Annual Premium Amount Under Countrywide's Policy, if obtained: \$467.00. (If occupancy of your property changes, the premium charged may differ from the amount stated in this letter).

Fire Insurance Coverage Amount Under Countrywide's Policy, if obtained: \$23,000

(This insurance may provide less coverage than was in effect previously.)

Dear Ray Brooks:

Our system does not show that you maintain acceptable insurance coverage on your property. If you have already forwarded your policy to us, please review your next monthly coupon statement to confirm that our records have been updated to reflect our receipt of this information.

It is a requirement that you maintain acceptable insurance coverage on your property. Therefore, if you have not already done so, we are requesting that you or your insurance agent provide us with verification of your current insurance policy showing that your policy is in force and complies with our requirements. You may provide us with the front page of your policy or a binder, that summarizes coverage, limits, deductibles, and states the current coverage period for your policy or binder. We will also accept a notice showing that an acceptable policy has been reinstated. This information should be mailed in the enclosed postage paid envelope or faxed to (800) 293-8158.

If we do not receive your verification of acceptable and continuous insurance coverage by 09/12/2004, fire insurance coverage on your property will be obtained by Countrywide effective 07/02/2004.

This fire insurance coverage will be purchased to protect Countrywide's interest in your property. This insurance will only cover the value of your property up to the current principal balance of your loan less deductible, even if the cost to fully repair your property exceeds your loan balance. Accordingly, this insurance may not be sufficient to fully restore or repair your property to its previous condition, and this insurance will not protect any equity that you may have built up on your property. In addition, this insurance only covers the building or buildings. It provides no coverage for loss or damage to personal property (such as the personal contents of your home), loss from theft, or injury to persons or property for which you may be liable.

Please write your loan number on all correspondence.

CHI-1 4/27/1999

Re: ROY BROOKS  
Countrywide Loan #: 046649221

If you disagree with the coverage amount that we intend to obtain as set forth above, please provide us with a written estimate of insurable value from an insurance company of your choosing that meets our criteria as set forth in the hazard insurance requirements attached to this letter.

Please note that this insurance will likely provide less coverage than was previously in effect, it may duplicate existing coverage, and it may be more expensive than your previous coverage.

In the event of a claim, all payments under this coverage will be made to Countrywide and not to you. An affiliate of Countrywide Home Loans, Inc. may receive a commission or other compensation if insurance is obtained by Countrywide.

If Countrywide is required to obtain insurance coverage for your property, you will be responsible for reimbursing Countrywide for the annual premium associated with such policy. The annual premium for this insurance is the amount of \$467.00 will be paid from your escrow account. If you do not have an escrow account, Countrywide will bill you for the cost of the policy it obtains. Should your property become vacant, the insurance premium will increase and the amount billed to you will correspondingly increase. Our records indicate that your prior annual hazard insurance premium was not available. Again, any insurance obtained by Countrywide may provide different or less coverage than was in effect under your prior policy.

Countrywide strongly encourages you to immediately purchase acceptable insurance coverage on your own. If you have already forwarded your policy to us, confirmation can be found on your next monthly statement or at Countrywide.com. If you would like to confirm the receipt of your policy or would like to discuss the coverage associated with this Lender Placed Policy, you may contact us at (800) 400-9083.

We appreciate the opportunity to service your property loan and look forward to resolving this matter.

Sincerely,

Veronica Estrada  
Insurance Department

COUNTRYWIDE HOME LOANS, INC. CUSTOMERS  
\*\*HAZARD INSURANCE REQUIREMENTS\*\*

This notice is intended to summarize Countrywide's hazard insurance requirements for your property.

In order to protect our respective interests in your property, Countrywide requires that its borrowers maintain minimum hazard insurance. Your hazard insurance coverage must be at a minimum of a one year fire and extended coverage policy with a "special" form endorsement, i.e.: fire only DPL; or DPL; homeowners policy - HO1. The insurance must not limit or exclude from coverage (in whole or in part) windstorm, hurricane, hail damages, or any other perils that are normally included under an extended coverage endorsement. Unless a higher maximum amount is required by law, the dwelling deductible may not exceed the greater of \$1,000 or 1% of the face amount of dwelling coverage. The amount of insurance coverage must at least equal the lesser of: (1) 100% of the insurable value of the improvements as established by the property insurer, or (2) the unpaid balance of the mortgage.

The policy must be issued by an insurance company licensed in the state in which the property is located and the named insured on the policy must be the same as the mortgagor/trustor on your mortgage or deed of trust. The policy must include a Standard Mortgagee Clause naming Countrywide Home Loans, Inc. and its successors and/or assigns A.I.I.M.A. as mortgagee.

To help us maintain accurate records on your account, your Countrywide account number (your loan number) must be included on all policies and correspondence with your insurer.

Due to changes in federal or state laws or regulations, Countrywide may modify its insurance requirements to include additional types or amounts of coverage. In this event, Countrywide will notify you prior to the effective date so that you may purchase the required coverage.

If you fail to provide proof of required insurance, Countrywide may obtain fire insurance coverage on your property at your expense. The cost of any fire insurance purchased by Countrywide will become an additional debt secured by your mortgage or deed of trust. This insurance will protect Countrywide's interest in your property. This insurance will only cover the value of your property up to the current principal balance of your loan, even if the cost to fully repair your property exceeds your loan balance. Accordingly, this insurance may not be sufficient to fully restore or repair your property to its previous condition, and this insurance will not protect any equity that you may have built up on your property. In addition, this insurance only covers the building or buildings. It provides no coverage for loss or damage to personal property (such as the personal contents of your home), loss from theft, or injury to persons or property for which you may be liable. Please note that this insurance will likely provide less coverage than was previously in effect, it may duplicate existing coverage, and it may be more expensive than your previous coverage. In the event of a claim, all payments under this coverage will be made to Countrywide and not to you. \*+An affiliate of Countrywide Home Loans, "+\*+Inc. may receive a commission or other compensation if insurance is"+\*+obtained by Countrywide.\*+

Countrywide strongly encourages you to purchase acceptable coverage on your own.

Thank you for your cooperation.



HOME LOANS  
Insurance Department, SV3-22  
P.O. Box 10212  
Van Nuys, CA 91410-0212

(800) 400-9083  
Fax: (800) 293-8158

Date: AUGUST 22, 2004

ROY BROOKS  
907 MAIN STREET  
BRUNDIDGE, AL 36010-1028

Re: Countrywide Loan #: 041813044  
Property Address: 319 DEAN ST  
TROY AL 36081  
Loan Principal Balance: \$9,287.00

Fire Insurance Annual Premium Amount Under Countrywide's Policy, if obtained: \$57.00. (If occupancy of your property changes, the premium charged may differ from the amount stated in this letter).

Fire Insurance Coverage Amount Under Countrywide's Policy, if obtained: \$9,287

(This insurance may provide less coverage than was in effect previously.)

Dear Roy Brooks:

Our system does not show that you maintain acceptable insurance coverage on your property. If you have already forwarded your policy to us, please review your next monthly coupon statement to confirm that our records have been updated to reflect our receipt of this information.

It is a requirement that you maintain acceptable insurance coverage on your property. Therefore, if you have not already done so, we are requesting that you or your insurance agent provide us with verification of your current insurance policy showing that your policy is in force and complies with our requirements. You may provide us with the front page of your policy or a binder, that summarizes coverage, limits, deductibles, and states the current coverage period for your policy or binder. We will also accept a notice showing that an acceptable policy has been reinstated. This information should be mailed in the enclosed postage paid envelope or faxed to (800) 293-8158.

If we do not receive your verification of acceptable and continuous insurance coverage by 10/10/2004, fire insurance coverage on your property will be obtained by Countrywide effective 08/04/2004.

This fire insurance coverage will be purchased to protect Countrywide's interest in your property. This insurance will only cover the value of your property up to the current principal balance of your loan less deductible, even if the cost to fully repair your property exceeds your loan balance. Accordingly, this insurance may not be sufficient to fully restore or repair your property to its previous condition, and this insurance will not protect any equity that you may have built up on your property. In addition, this insurance only covers the building or buildings. It provides no coverage for loss or damage to personal property (such as the personal contents of your home), loss from theft, or injury to persons or property for which you may be liable.

Please write your loan number on all correspondence.

CHI-1 4/27/1999

Re: ROY BROOKS  
Countrywide Loan #: 041813044

If you disagree with the coverage amount that we intend to obtain as set forth above, please provide us with a written estimate of insurable value from an insurance company of your choosing that meets our criteria as set forth in the hazard insurance requirements attached to this letter.

Please note that this insurance will likely provide less coverage than was previously in effect, it may duplicate existing coverage, and it may be more expensive than your previous coverage.

In the event of a claim, all payments under this coverage will be made to Countrywide and not to you. An affiliate of Countrywide Home Loans, Inc. may receive a commission or other compensation if insurance is obtained by Countrywide.

If Countrywide is required to obtain insurance coverage for your property, you will be responsible for reimbursing Countrywide for the annual premium associated with such policy. The annual premium for this insurance is the amount of \$57.00 will be paid from your escrow account. If you do not have an escrow account, Countrywide will bill you for the cost of the policy it obtains. Should your property become vacant, the insurance premium will increase and the amount billed to you will correspondingly increase. Our records indicate that your prior annual hazard insurance premium was not available. Again, any insurance obtained by Countrywide may provide different or less coverage than was in effect under your prior policy.

Countrywide strongly encourages you to immediately purchase acceptable insurance coverage on your own. If you have already forwarded your policy to us, confirmation can be found on your next monthly statement or at Countrywide.com. If you would like to confirm the receipt of your policy or would like to discuss the coverage associated with this Lender Placed Policy, you may contact us at (800) 400-9083.

We appreciate the opportunity to service your property loan and look forward to resolving this matter.

Sincerely,

Veronica Estrada  
Insurance Department

**COUNTRYWIDE HOME LOANS, INC. CUSTOMERS  
\*\*HAZARD INSURANCE REQUIREMENTS\*\***

This notice is intended to summarize Countrywide's hazard insurance requirements for your property.

In order to protect our respective interests in your property, Countrywide requires that its borrowers maintain minimum hazard insurance. Your hazard insurance coverage must be at a minimum of a one year fire and extended coverage policy with a "special" form endorsement, i.e., fire only DFL; or DFL; homeowners policy - HO1. The insurance must not limit or exclude from other perils that are normally included under an extended coverage endorsement. Unless a higher maximum amount is required by law, the dwelling deductible may not exceed the greater of \$1,000 or 1% of the face amount of dwelling coverage. The amount of insurance coverage must at least equal the lesser of: (1) 100% of the insurable value of the improvements as established by the property insurer, or (2) the unpaid balance of the mortgage.

The policy must be issued by an insurance company licensed in the state in which the property is located and the named insured on the policy must be the same as the mortgagor/trustor on your mortgage or deed of trust. The policy must include a Standard Mortgagee Clause naming Countrywide Home Loans, Inc. and its successors and/or assigns A.T.I.M.A. as mortgagee.

To help us maintain accurate records on your account, your Countrywide account number (your loan number) must be included on all policies and correspondence with your insurer.

Due to changes in federal or state laws or regulations, Countrywide may modify its insurance requirements to include additional types or amounts of coverage. In this event, Countrywide will notify you prior to the effective date so that you may purchase the required coverage.

If you fail to provide proof of required insurance, Countrywide may obtain fire insurance coverage on your property at your expense. The cost of any fire insurance purchased by Countrywide will become an additional debt secured by your mortgage or deed of trust. This insurance will protect Countrywide's interest in your property. This insurance will only cover the value of your property up to the current principal balance of your loan, even if the cost to fully repair your property exceeds your loan balance. Accordingly, this insurance may not be sufficient to fully restore or repair your property to its previous condition, and this insurance will not protect any equity that you may have built up on your property. In addition, this insurance only covers the building or buildings. It provides no coverage for loss or damage to personal property (such as the personal contents of your home), loss from theft, or injury to persons or property for which you may be liable. Please note that this insurance will likely provide less coverage than was previously in effect, it may duplicate existing coverage, and it may be more expensive than your previous coverage. In the event of a claim, all payments under this coverage will be made to Countrywide and not to you. \*\*An affiliate of Countrywide Home Loans \*\*  
\*\*Inc. may receive a commission or other compensation if insurance is\*\*  
\*\*obtained by Countrywide.\*\*

Countrywide strongly encourages you to purchase acceptable coverage on your own.

Thank you for your cooperation.



**HOME LOANS**  
**Insurance Department, SV3-22**  
**P.O. Box 10212**  
**Van Nuys, CA 91410-0212**

(800) 400-9083  
Fax: (800) 293-8158

Date: SEPTEMBER 5, 2004

ROY BROOKS  
907 MAIN STREET  
BRUNDIDGE, AL  
36010

Re: Countrywide Loan #: 041813044  
Property Address: 319 DEAN ST  
TROY AL 36081  
Loan Principal Balance: \$9,287.00

Hazard Insurance Annual Premium Amount Under Countrywide's Policy, if obtained: \$57.00. (If the occupancy of your property changes, the premium charged may differ from the amount stated in this letter).

Hazard Insurance Coverage Amount Under Countrywide's Policy, if obtained: \$9,287

(This insurance may provide less coverage than was in effect previously.)

Dear Roy Brooks:

We have not received verification of acceptable homeowners insurance on the above referenced property, in response to our prior notification to you.

If your homeowner's insurance policy information is not received in the next 30 days:

If information showing that acceptable and continuous homeowners insurance coverage is not received by us within the next 30 days, Countrywide may purchase hazard insurance to protect our interest in the home at your expense.

- \* This insurance, if purchased may be more expensive and will likely provide less coverage than was previously in effect.
- \* It will only protect Countrywide Home Loan's interest in your property.
- \* Coverage is limited to the insurable structure(s) up to the current loan balance, less deductible; even if the cost to repair your home exceeds loan balance- and as a result, your dwelling structure may be under-insured.
- \* It provides no coverage for loss or damage to personal property (such as the personal contents of your home), loss from theft, injury to person or property for which you may be liable, additional living expenses, or flood.
- \* In the event of a claim, all payments will be made to Countrywide Home Loans.

Re: ROY BROOKS  
Countrywide Loan #: 041813044

What to do if you already have your own homeowner's insurance policy:  
If you have acceptable insurance on your own, this information needs to be provided to us as soon as possible.

- \* You can provide policy information on our website at [customers.countrywide.com](http://customers.countrywide.com)
- \* Your agent can provide policy information on our business partners website at [business.countrywide.com](http://business.countrywide.com)
- \* You can mail a copy of your homeowner's declaration page with your loan number to:

Countrywide Home Loans  
P.O. Box 10212  
Insurance Department 5V-22  
Van Nuys, CA 91410-0212

- \* Or fax a copy of your homeowner's insurance declaration page with your loan number to (805) 577-3445

If policy information has been provided:

- \* Information can be confirmed by visiting our website at [customers.countrywide.com](http://customers.countrywide.com), or your agent may visit the business partner site at [business.countrywide.com](http://business.countrywide.com).
- \* Or you may view your monthly statement.

Further information in reference to the requirements of hazard insurance can also be found on our website: [customers.countrywide.com](http://customers.countrywide.com).

An affiliate of Countrywide Home Loans, Inc. may receive a commission or other compensation if insurance is obtained by Countrywide Home Loans, Inc.

We appreciate the opportunity to service your property loan and look forward to resolving this matter.

Sincerely,

April Rush  
Insurance Department

**COUNTRYWIDE HOME LOANS, INC. CUSTOMERS  
\*\*HAZARD INSURANCE REQUIREMENTS\*\***

This notice is intended to summarize Countrywide's hazard insurance requirements for your property.

In order to protect our respective interests in your property, Countrywide requires that its borrowers maintain minimum hazard insurance. Your hazard insurance coverage must be at a minimum of a one year fire and extended coverage policy with a "special" form endorsement, i.e.; fire only DFL; or DFL; homeowners policy - HO1. The insurance must not limit or exclude from coverage (in whole or in part) windstorm, hurricane, hail, damages, or any other perils that are normally included under an extended coverage endorsement. Unless a higher maximum amount is required by law, the dwelling deductible may not exceed the greater of \$1,000 or 1% of the face amount of dwelling coverage. The amount of insurance coverage must at least equal the lesser of: (1) 100% of the insurable value of the improvements as established by the property insurer, or (2) the unpaid balance of the mortgage.

The policy must be issued by an insurance company licensed in the state in which the property is located and the named insured in the policy must be the same as the mortgagor/trustor on your mortgage or deed of trust. The policy must include a Standard Mortgagee Clause naming Countrywide Home Loans, Inc. and its successors and/or assigns A.T.I.I.A. as mortgagee.

To help us maintain accurate records on your account, your Countrywide account number (your loan number) must be included on all policies and correspondence with your insurer.

Due to changes in federal or state laws or regulations, Countrywide may modify its insurance requirements to include additional types or amounts of coverage. In this event, Countrywide will notify you prior to the effective date so that you may purchase the required coverage.

If you fail to provide proof of required insurance, Countrywide may obtain fire insurance coverage to protect our interest on your property at your expense. The cost of any fire insurance purchased by Countrywide will become an additional debt secured by your mortgage or deed of trust. This insurance will protect Countrywide's interest in your property. This insurance will only cover the value of your property up to the current principal balance of your loan, even if the cost to fully repair your property exceeds your loan balance. Accordingly, this insurance may not be sufficient to fully restore or repair your property to its previous condition, and this insurance will not protect any equity that you may have built up on your property. In addition, this insurance only covers the building or buildings and may have certain limits, exclusions, and restrictions that impact coverage. It provides no coverage for loss or damage to personal property (such as the personal contents of your home), loss from theft, or injury to persons or property for which you may be liable. Please note that this insurance will likely provide less coverage than was previously in effect, it may duplicate existing coverage, and it may be more expensive than your previous coverage. In the event of a claim, all payments under this coverage will be made to Countrywide and not to you. An affiliate of Countrywide Home Loans, Inc. may receive a commission or other compensation if insurance is obtained by Countrywide.

Countrywide strongly encourages you to purchase acceptable coverage on your own.

Thank you for your cooperation.

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HOME LOANS  
Insurance Department, SV3-22  
P.O. Box 10212  
Van Nuys, CA 91410-0212

(800) 400-9089  
Fax: (800) 299-8158

Date: SEPTEMBER 29, 2004

ROY BROOKS  
907 MAIN STREET  
BRUNDIDGE, AL

36010-1028

Policy Number: N5184693

CERTIFICATE OF COVERAGE PLACEMENT

Re: Countrywide Loan #: 041813044  
Property Address: 319 DEAN ST  
TROY AL 36081

Loan Principal Balance: \$9,287.00

Fire Insurance Annual Premium Amount under Countrywide's Policy, if obtained: \$57.00. (If the occupancy of your property changes, the premium charged may differ from the amount stated in this letter).

Fire Insurance Coverage Amount under Countrywide's Policy, if obtained: \$9,287

(This insurance may provide less coverage than was in effect previously).

Dear Roy Brooks:

We previously notified you that our records indicate the property address referenced above does not maintain evidence of existing and acceptable homeowners insurance. Per your loan agreement with us, we require you to maintain acceptable and continuous hazard insurance on your home, until you pay off your loan. Therefore, as provided for in the loan agreement, we have purchased insurance at your expense. Enclosed you will find a copy of the Notice of Premium for hazard insurance coverage that has been purchased by Countrywide from your escrow account, to protect its interest in the property. In the event that an escrow account was not previously established, you are obligated by your loan agreement to reimburse Countrywide for the premium paid within 15 days, or your monthly payment will be adjusted to collect the balance due.

In the event that a payment for our lender placed coverage was paid from your escrow account and you have your own policy:

- \* You will receive a full refund of the payment, provided that your insurance coverage dates back to the expiration date of your previous policy.
- \* If there is a lapse, the charges for the lapse will be charged to your escrow account.
- \* If you do not have an escrow account, you are obligated by your loan documents to reimburse us for the insurance charges during the lapse period.

Re: ROY BROOKS  
Countrywide Loan #: 041819044

There are several options available for updating your insurance information with us:

- \* You can provide policy information on our website at [customers.countrywide.com](http://customers.countrywide.com).
- \* Your agent can provide policy information on our business partner's website at [business.countrywide.com](http://business.countrywide.com).
- \* You can mail a copy of your homeowners insurance declaration page with your loan number to:

Countrywide Home Loans  
P.O. Box 10212  
Insurance Department SV-22  
Van Nuys, CA 91410-0212

- \* Or fax a copy of your homeowner's insurance declaration page with your loan number to: (805) 577-3445.

If policy information has already been provided:

- \* Information can be confirmed by visiting our website at [customers.countrywide.com](http://customers.countrywide.com), or your agent may visit the business partner site at [business.countrywide.com](http://business.countrywide.com).
- \* Or you may view your monthly statement.

Your homeowner's insurance policy information was not received within the past 60 days, as we had requested in our prior notifications to you. Since we have not received acceptable and continuous homeowners insurance coverage, Countrywide has purchased hazard insurance to protect our interest in the home at your expense.

- \* This insurance, if purchased may be more expensive and will likely provide less coverage than was previously in effect.
- \* It will only protect Countrywide's interest in your property.
- \* Coverage is limited to the insurable structure(s), up to the current loan balance, less deductible; even if the cost to repair your home exceeds your loan balance - and as a result, your dwelling structure may be underinsured.
- \* It provides no coverage for loss or damage to personal property (such as the personal contents of your home), loss from theft, injury to persons or property for which you may be liable, additional living expenses, or flood.
- \* In the event of a claim, all payments will be made to Countrywide.
- \* The coverage we purchase may have other restrictions, exclusions and limitations as specifically described in the coverage we acquire.

We appreciate the opportunity to service your property loan and look forward to resolving this matter.

Sincerely,

April Kush  
Insurance Department

Enclosures

**COUNTRYWIDE HOME LOANS, INC., CUSTOMERS  
\*\*HAZARD INSURANCE REQUIREMENTS\*\***

This notice is intended to summarize Countrywide's insurance requirements for your property.

In order to protect our respective interests in your property, Countrywide requires that its borrowers maintain minimum hazard insurance. Your hazard insurance coverage must be at a minimum of a one year fire and extended coverage policy with a "special" form endorsement, i.e., fire only DF1; or DF1; homeowners policy - HO1. The insurance must not limit or exclude from coverage (in whole or in part) windstorm, hurricane, hail damages, or any other perils that are normally included under an extended coverage endorsement. Unless a higher maximum amount is required by law, the dwelling deductible may not exceed the greater of \$,000 or 1% of the face amount of dwelling coverage. The amount of insurance coverage must at least equal the lesser of: (1) 100% of the insurable value of the improvements as established by the property insurer, or (2) the unpaid balance of the mortgage.

The policy must be issued by an insurance company licensed in the state in which the property is located and the named insured on the policy must be the same as the mortgagor/trustor on your mortgage or deed of trust. The policy must include a Standard Mortgagee Clause naming Countrywide Home Loans, Inc. and its successors and/or assigns A.T.I.M.A. as mortgagee.

To help us maintain accurate records on your account, your Countrywide account number (your loan number) must be included on all policies and correspondence with your insurer.

Due to changes in federal or state laws or regulations, Countrywide may modify its insurance requirements to include additional types or amounts of coverage. In this event, Countrywide will notify you prior to the effective date so that you may purchase the required coverage.

If you fail to provide proof of required insurance, Countrywide may obtain fire insurance coverage to protect our interest on your property at your expense. The cost of any fire insurance purchased by Countrywide will become an additional debt secured by your mortgage or deed of trust. This insurance will protect Countrywide's interest in the property. This insurance will only cover the value of your property up to the current principal balance of your loan, even if the cost to fully repair your home exceeds your loan balance. Accordingly, this insurance may not be sufficient to fully restore or repair your property to its previous condition, and this insurance will not protect an equity that you may have built up on your property. In addition, this insurance only covers the building or buildings and may have certain limits, exclusions, and restrictions that impact coverage. It provides no coverage for loss or damage to personal property (such as the personal contents of your home), loss from theft, or injury to persons or property for which you may be liable. Please note that this insurance will likely provide less coverage than was previously in effect, it may duplicate existing coverage, and it may be more expensive than your previous coverage. In the event of a claim, all payments under this coverage will be made to Countrywide and not to you. An affiliate of Countrywide Home Loans, Inc. may receive a commission or other compensation if insurance is obtained by Countrywide.

Countrywide strongly encourages you to purchase acceptable coverage on your own.

Thank you for your cooperation.

**MORTGAGE PROTECTION COVERAGE  
NOTICE OF PREMIUM**

**NAMED INSURED & ADDRESS :**

COUNTRYWIDE HOME LOANS, INC.  
AND/OR ITS ASSIGNS A.T.I.M.A.  
P O BOX 10212  
INSURANCE DEPARTMENT SV-22  
VAN NUYS, CA 91410-0212

BALBOA INSURANCE COMPANY  
3349 MICHELSON DRIVE, SUITE 200  
IRVINE, CA 92612-8893

**BORROWER'S NAME & ADDRESS :**

ROY BROOKS  
907 MAIN STREET  
BRUNDIDGE, AL

36010-1028

INSURED # : NS184693  
EFFECTIVE DATE : 08/04/2004  
EXPIRATION DATE : 08/04/2005

MASTER POLICY # : 4800-0100

LOAN # : 041813044 TOTAL PREMIUM : \$57.00

TYPE OF LOAN : 1ST/RES NON-IMP/OCC

**DESCRIBED LOCATION:**

319 DEAN ST  
TROY AL  
36081

**DEDUCTIBLES:**

OCCUPIED :	\$1,000.00
VACANT :	\$1,000.00
WIND & HAIL :	\$1,000.00
HURRICANE :	\$1,000.00

**RATING AMOUNT: \$9,287 ]**

THIS IS A NOTICE OF PREMIUM WHICH DOES NOT PROVIDE THE TERMS OF THE NAMED INSURED'S POLICY. YOU CAN LOOK AT THE POLICY AT THE NAMED INSURED'S ADDRESS SHOWN ABOVE.

**IMPORTANT NOTICE**

The insurance coverage provided by the above referenced policy has been requested by the Insured Lienholder or Mortgagee in absence of the required insurance on the Described Location. If you have other insurance covering this property, please request your insurance company or agent to notify the Insured Lienholder or Mortgagee promptly. Upon receipt of acceptable notice of other coverage, this coverage will be cancelled.

YOU ARE NOT AN INSURED UNDER THIS POLICY, AND YOU ARE NOT ENTITLED TO RECEIVE THE PROCEEDS FROM THIS POLICY IN THE EVENT OF LOSS OR DAMAGE TO YOUR PROPERTY. THIS POLICY PROTECTS ONLY THE MORTGAGEE'S INTEREST IN THE DESCRIBED LOCATION. THIS POLICY DOES NOT PROVIDE CONTENTS COVERAGE, PROPERTY DAMAGE LIABILITY COVERAGE, BODILY INJURY LIABILITY COVERAGE, MEDICAL PAYMENT COVERAGE, ANY OTHER FORM OF WORKERS COMPENSATION COVERAGE, FLOOD COVERAGE OR EARTHQUAKE COVERAGE.

IN CASE OF A LOSS, PLEASE CALL (800) 660-8519

ZI-608813 (8-97) A3066-01



HOME LOANS  
Insurance Department, SV3-22  
P.O. Box 10212  
Van Nuys, CA 91410-0212

Date: DECEMBER 9, 2004

0024602 - 00043104  
ROY BROOKS  
907 MAIN STREET  
BRUNDIDGE, AL  
36010-1028

Policy Number : N-5184693

Re: Countrywide Loan #: 041813044  
Property Address: 319 DEAN ST  
TROY AL 36081

Dear Roy Brooks:

Thank you for responding to our request for evidence of hazard insurance. The lender placed insurance coverage that was purchased by Countrywide to protect its interest in your home has been canceled effective 12/07/2004.

According to the information we received, there was a lapse in your Hazard insurance coverage between the start date of your new policy and the expiration/cancellation date of your previous coverage. The charges for this lapse was advanced by Countrywide to pay for coverage during this period where your insurance had lapsed. You are obligated by your loan documents to reimburse Countrywide for the advance of the insurance charges within 15 days, or your required monthly payment will be adjusted to collect the balance due.

In the event that your records indicate that there was not a lapse in your coverage, please follow these instructions:

\* Mail a copy of the new and previous insurance policies including effective dates and loan number to:

Countrywide Home Loans, Inc.  
P.O. Box 10212  
Insurance Department SV-22  
Van Nuys, CA 91410-0212

\* Or, if you prefer you can fax this information to: (800) 293-8158,  
Attention: Insurance Processing

Please allow 7-10 business days for your research request to be processed. We appreciate the opportunity to service your home loan and look forward to resolving this matter.

Sincerely,

April Rush  
Insurance Department  
Phone # (800) 400-9083  
Fax # (800) 293-8158

CHG



HOME LOANS  
Insurance Department, SV3-22  
P.O. Box 10212  
Van Nuys, CA 91410-0212

(800) 400-9083  
Fax: (800) 293-8158

Date: DECEMBER 15, 2004

ROB BROOKS  
907 MAIN STREET  
BRUNDIDGE, AL  
36010-1028

Policy Number: N5281748

CERTIFICATE OF COVERAGE PLACEMENT

Re: Countrywide Loan #: 041813044  
Property Address: 319 DEAN ST  
TROY AL 36081

Loan Principal Balance: \$9,287.00

Fire Insurance Annual Premium Amount under Countrywide's Policy, if obtained: \$189.00. (If the occupancy of your property changes, the premium charged may differ from the amount stated in this letter).

Fire Insurance Coverage Amount under Countrywide's Policy, if obtained: \$9,287

(This insurance may provide less coverage than was in effect previously).

Dear Roy Brooks:

We previously notified you that our records indicate the property address referenced above does not maintain evidence of existing and acceptable homeowners insurance. Per your loan agreement with us, we require you to maintain acceptable and continuous hazard insurance on your home, until you pay off your loan. Therefore, as provided for in the loan agreement, we have purchased insurance at your expense. Enclosed you will find a copy of the Notice of Premium for hazard insurance coverage that has been purchased by Countrywide from your escrow account, to protect its interest in the property. In the event that an escrow account was not previously established, you are obligated by your loan agreement to reimburse Countrywide for the premium paid within 15 days, or your monthly payment will be adjusted to collect the balance due.

In the event that a payment for our lender placed coverage was paid from your escrow account and you have your own policy:

- \* You will receive a full refund of the payment, provided that your insurance coverage dates back to the expiration date of your previous policy.
- \* If there is a lapse, the charges for the lapse will be charged to your escrow account.
- \* If you do not have an escrow account, you are obligated by your loan documents to reimburse us for the insurance charges during the lapse period.

Re: ROY BROOKS  
Countrywide Loan #: 041813044

There are several options available for updating your insurance information with us:

- \* You can provide policy information on our website at [customers.countrywide.com](http://customers.countrywide.com).
- \* Your agent can provide policy information on our business partner's website at [business.countrywide.com](http://business.countrywide.com).
- \* You can mail a copy of your homeowners insurance declaration page with your loan number to:

Countrywide Home Loans  
P.O. Box 10212  
Insurance Department SY-22  
Van Nuys, CA 91410-0212

- \* Or fax a copy of your homeowner's insurance declaration page with your loan number to: (800) 293-8158.

If policy information has already been provided:

- \* Information can be confirmed by visiting our website at [customers.countrywide.com](http://customers.countrywide.com), or your agent may visit the business partner site at [business.countrywide.com](http://business.countrywide.com).
- \* Or you may view your monthly statement.

Your homeowner's insurance policy information was not received within the past 60 days, as we had requested in our prior notifications to you. Since we have not received acceptable and continuous homeowners insurance coverage, Countrywide has purchased hazard insurance to protect our interest in the home at your expense.

- \* This insurance, if purchased may be more expensive and will likely provide less coverage than was previously in effect.
- \* It will only protect Countrywide's interest in your property.
- \* Coverage is limited to the insurable structure(s) up to the current loan balance, less deductible; even if the cost to repair your home exceeds your loan balance - and as a result, your dwelling structure may be underinsured.
- \* It provides no coverage for loss or damage to personal property (such as the personal contents of your home), loss from theft, injury to persons or property for which you may be liable, additional living expenses, or flood.
- \* In the event of a claim, all payments will be made to Countrywide.
- \* The coverage we purchase may have other restrictions, exclusions and limitations as specifically described in the coverage we acquire.

We appreciate the opportunity to service your property loan and look forward to resolving this matter.

Sincerely,

April Rush  
Insurance Department

Enclosures

COUNTRYWIDE HOME LOANS, INC. CUSTOMERS  
\*\*HAZARD INSURANCE REQUIREMENTS\*\*

This notice is intended to summarize Countrywide's insurance requirements for your property.

In order to protect our respective interests in your property, Countrywide requires that its borrowers maintain minimum hazard insurance. Your hazard insurance coverage must be at a minimum of a one year fire and extended coverage policy with a "special" form endorsement, i.e.; fire only DFL; or DFL; homeowners policy - HO1. The insurance must not limit or exclude from coverage (in whole or in part) windstorm, hurricane, hail damages, or any other perils that are normally included under an extended coverage endorsement. Unless a higher maximum amount is required by law, the dwelling deductible may not exceed the greater of \$1,000 or 1% of the face amount of dwelling coverage. The amount of insurance coverage must at least equal the lesser of: (1) 100% of the insurable value of the improvements as established by the property insurer, or (2) the unpaid balance of the mortgage.

The policy must be issued by an insurance company licensed in the state in which the property is located and the named insured on the policy must be the same as the mortgagor/trustor on your mortgage or deed of trust. The policy must include a Standard Mortgagee Clause naming Countrywide Home Loans, Inc. and its successors and/or assigns A.T.I.I.A. as mortgagee.

To help us maintain accurate records on your account, your Countrywide account number (your loan number) must be included on all policies and correspondence with your insurer.

Due to changes in federal or state laws or regulations, Countrywide may modify its insurance requirements to include additional types or amounts of coverage. In this event, Countrywide will notify you prior to the effective date so that you may purchase the required coverage.

If you fail to provide proof of required insurance, Countrywide may obtain fire insurance coverage to protect our interest on your property at your expense. The cost of any fire insurance purchased by Countrywide will become an additional debt secured by your mortgage or deed of trust. This insurance will protect Countrywide's interest in the property. This insurance will only cover the value of your property up to the current principal balance of your loan, even if the cost to fully repair your home exceeds your loan balance. Accordingly, this insurance may not be sufficient to fully restore or repair your property to its previous condition, and this insurance will not protect an equity that you may have built up on your property. In addition, this insurance only covers the building or buildings and may have certain limits, exclusions, and restrictions that impact coverage. It provides no coverage for loss or damage to personal property (such as the personal contents of your home), loss from theft, or injury to persons or property for which you may be liable. Please note that this insurance will likely provide less coverage than was previously in effect, it may duplicate existing coverage, and it may be more expensive than your previous coverage. In the event of a claim, all payments under this coverage will be made to Countrywide and not to you. An affiliate of Countrywide Home Loans, Inc. may receive a commission or other compensation if insurance is obtained by Countrywide.

Countrywide strongly encourages you to purchase acceptable coverage on your own.

Thank you for your cooperation.

**MORTGAGE PROTECTION COVERAGE  
NOTICE OF PREMIUM**

**NAMED INSURED & ADDRESS :**

COUNTRYWIDE HOME LOANS, INC.  
AND/OR ITS ASSIGNS A.T.I.M.A.  
P O BOX 10212  
INSURANCE DEPARTMENT SV-22  
VAN NUYS, CA 91410-0212

BALBOA INSURANCE COMPANY  
3349 MICHELSON DRIVE, SUITE 200  
IRVINE, CA 92614-8893

**BORROWER'S NAME & ADDRESS :**

ROY BROOKS  
907 MAIN STREET  
BRUNDIDGE, AL

36010-1028

INSURED # : NS231748  
EFFECTIVE DATE : 12/07/2004  
EXPIRATION DATE: 12/07/2005

MASTER POLICY # : 4800-0100

LOAN # : 041813044

TOTAL PREMIUM : \$189.00

TYPE OF LOAN : 1ST/RES IMPOUND/VAC

**DESCRIBED LOCATION:**

319 DEAN ST  
TROY AL  
36081

**DEDUCTIBLES:**

OCCUPIED :	\$1,000.00
VACANT :	\$1,000.00
WIND & HAIL:	\$1,000.00
HURRICANE :	\$1,000.00

**RATING AMOUNT:** \$9,287

THIS IS A NOTICE OF PREMIUM WHICH DOES NOT PROVIDE THE TERMS OF THE NAMED INSURED'S POLICY. YOU CAN LOOK AT THE POLICY AT THE NAMED INSURED'S ADDRESS SHOWN ABOVE.

**IMPORTANT NOTICE**

The insurance coverage provided by the above referenced policy has been requested by the Insured Lienholder or Mortgagee in absence of the required insurance on the Described Location. If you have other insurance covering this property, please request your insurance company or agent to notify the Insured Lienholder or Mortgagee promptly. Upon receipt of acceptable notice of other coverage, this coverage will be cancelled.

YOU ARE NOT AN INSURED UNDER THIS POLICY, AND YOU ARE NOT ENTITLED TO RECEIVE THE PROCEEDS FROM THIS POLICY IN THE EVENT OF LOSS OR DAMAGE TO YOUR PROPERTY. THIS POLICY PROTECTS ONLY THE MORTGAGEE'S INTEREST IN THE DESCRIBED LOCATION. THIS POLICY DOES NOT PROVIDE CONTENTS COVERAGE, PROPERTY DAMAGE LIABILITY COVERAGE, BODILY INJURY LIABILITY COVERAGE, MEDICAL PAYMENT COVERAGE, ANY OTHER FORM OF WORKERS COMPENSATION COVERAGE, FLOOD COVERAGE OR EARTHQUAKE COVERAGE.

IN CASE OF A LOSS, PLEASE CALL (800) 660-8519

ZI-6D8813 (8-97) A3066-01



**HOME LOANS**  
 Insurance Department, SV3-22  
 P.O. Box 10212  
 Van Nuys, CA 91410-0212

Date: DECEMBER 19, 2004

ROY BROOKS  
 907 MAIN STREET  
 BRUNDIDGE, AL  
 36010-1028

Policy Number : N-5231748

Re: Countrywide Loan #: 041813044  
 Property Address: 319 DEAN ST  
 TROY AL

36081

Dear Roy Brooks:

Thank you for responding to our request for evidence of hazard insurance. The lender placed insurance coverage that was purchased by Countrywide to protect its interest in your home has been canceled effective 12/16/2004.

According to the information we received, there was a lapse in your Hazard insurance coverage between the start date of your new policy and the expiration/cancellation date of your previous coverage. The charges for this lapse were advanced by Countrywide to pay for coverage during this period where your insurance had lapsed. You are obligated by your loan documents to reimburse Countrywide for the advance of the insurance charges within 15 days, or your required monthly payment will be adjusted to collect the balance due.

In the event that your records indicate that there was not a lapse in your coverage, please follow these instructions:

- \* Mail a copy of the new and previous insurance policies including effective dates and loan number to:

Countrywide Home Loans, Inc.  
 P.O. Box 10212  
 Insurance Department SV-22  
 Van Nuys, CA 91410-0212

- \* Or, if you prefer you can fax this information to: (800) 293-8158,  
 Attention: Insurance Processing

Please allow 7-10 business days for your research request to be processed. We appreciate the opportunity to service your home loan and look forward to resolving this matter.

Sincerely,

April Rush  
 Insurance Department  
 Phone # (800) 400-9083  
 Fax # (800) 293-8158

CH6